

Express Mail Label No. EV312206985US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor:	Thomas R. Gandre	§	
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Conf. No.:		§	Group Art Unit:
		§	
Appln. No.:		§	Examiner:
		§	
Filing Date:		§	Attorney Docket No.: 8850-27US
		§	
Title:	TRANSACTION SYSTEM WITH SPECIAL HANDLING OF MICROPAYMENT TRANSACTION REQUESTS		

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)

Enclosed is Information Disclosure Citation Form PTO/SB/08A, which cites documents which may be material to the patentability of this application and/or for which there may be a duty to disclose in accordance with 37 C.F.R. §1.56.

In accordance with the official waiver posted July 11, 2003, wherein the U.S. Patent and Trademark Office officially waives the requirement under 37 C.F.R. § 1.98(a)(2)(i) for submitting copies of each cited U.S. Patent and U.S. Patent Application Publications with respect to applications filed after June 30, 2003, we have not included copies of such cited U.S. Patent and U.S. Patent Application Publications. However, we will provide copies upon request. Copies of the non-patent references are attached hereto for the Examiner's convenience.

The filing of this Information Disclosure Statement shall not be construed as an admission that any of the listed documents constitutes prior art, nor as an admission against interest in any manner.

No fee is believed to be due in connection with the filing of this Information Disclosure Statement since it is being filed before the mailing date of the first Office Action on the merits. However, the Commissioner is hereby authorized to charge any deficiencies or credit any overpayments to Deposit Account No. 50-1017 (208850.0027).

It is respectfully requested that this Information Disclosure Statement and the documents listed on the attached Form PTO/SB/08A be considered and acknowledged by the Examiner in connection with the above-identified patent application, be made of record therein, and that the listed documents be cited in the issued patent.

Respectfully submitted,

Thomas R. Gandre et al

March 23, 2004
(Date)

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Enclosures

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Form PTO/SB/08A INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				<i>Complete if Known</i>			
				Application Number			
				Filing Date			
				First Named Inventor		Thomas R. Gandre	
				Group Art Unit			
Examiner Name							
Sheet	1	of	1	Attorney Docket Number		8850-27US	
U.S. PATENT DOCUMENTS							
Exr Initials	U.S. Patent Document		Kind Code (if known)	Name of Inventor or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY		
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Exr Initials	Foreign Patent Document			Name of Inventor or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY	T ₁	
	Country Code	Number	Kind Code (if known)				
OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS							
Exr Initials	Include Name of first Author (in CAPITAL LETTERS), title of the article (where appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), volume-issue number(s), page(s), date (in parentheses). If a book, also include publisher and city and/or county where published.						T ₁
	White Paper entitled: "Contactless Payment and the Retail Point of Sale: Applications, Technologies and Transaction Models," Smart Card Alliance, March 2003, 50 pages.						X
	Debit-card use overtakes credit cards, printout from web site: www.bankcardsystems.com/html/debit_cards.html , printout date: May 28, 2003, 2 pages.						X
	EMV - A brief explanation, printout from web site: http://www.accesskeyboards.co.uk/emv%20overview.htm , printout date: May 28, 2003, 3 pages.						X
	GlobalCash Debitcard brochure, printout from GlobalCash web site: http://www.globalcash.info/engisch_php/carduse.php , printout date: June 12, 2003, 4 pages.						X
	Oasis Technology/eFunds Corporation brochure, Copyright © 2003, 4 page						X
Examiner Signature				Date Considered			

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T₁ - Place a check mark if English language translation is attached.

Country Code - see Phila Doc #52886

Kind Code - see Phila Doc # 141729